

# WORD FROM WASHINGTON



## Protecting Yourself From Fund Raising Fraud

(NAPS)—If you are thinking about donating to one of the more than 700,000 federally recognized charities soliciting for contributions, the Federal Trade Commission (FTC) advises taking the following precautions. Whether you are contacted by phone, mail or in person, these steps are designed to make sure your donation dollars benefit the people and organizations you want to help.

- Be wary of appeals that tug at your heartstrings, especially pleas involving patriotism and current events.

- Ask for the name of the charity if the telemarketer does not provide it promptly.

- Ask what percentage of the donation is used to support the causes described in the solicitation, and what percentage is used for administrative costs.

- Call the charity to find out if it's aware of the solicitation and has authorized the use of its name.

- If the telemarketer claims that the charity will support local organizations, call the local groups to verify.

- Don't provide any credit card or bank account information until you have reviewed all information from the charity and made the decision to donate.

- Ask for a receipt showing the amount of the contribution and stating that it is tax deductible.

- Understand that contributions made to a "tax exempt" organization are not necessarily tax deductible.

- Avoid cash gifts. They can be lost or stolen. For security and tax record purposes, it's best to pay by



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check—made payable to the beneficiary, not the solicitor.

If you feel overwhelmed with direct mail requests for donations, you can help to reduce the number of those solicitations. Include a note with your donation asking the charity not to rent, sell or exchange your personal information and donation history. You also can ask a nonprofit organization to limit its donation requests to once or twice a year. If the organization fails to honor your requests, you may want to find a different charity to support.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them.

To file a complaint or to get free information on wise giving, visit [www.ftc.gov/charityfraud](http://www.ftc.gov/charityfraud) or call toll-free, 1-877-FTC-HELP.